

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charlene R. House
Debtor

Case No. 24-00941-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 28, 2024

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2024:

Recip ID	Recipient Name and Address
db	Charlene R. House, 2701 N 5th St, Harrisburg, PA 17110-2015
5610620	Santander Bank, Attn: Bankruptcy MA1-MB3-01-09 POB 84100, Boston, MA 02284
5610621	Santander Consumer USA, Inc, Attn: Bankruptcy, 95 Amaral St, Riverside, RI 02915-2204
5610630	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Jun 28 2024 18:37:00	Pennsylvania Housing Finance Agency-Hemap, 211 North Front Street, Harrisburg, PA 17101-1406
5610597	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 28 2024 18:37:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5610598	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 18:53:04	Cbusasears, Po Box 6217, Sioux Falls, SD 57117-6217
5610600	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
5610601	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Avenue, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610602	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Bedford Fair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610603	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610604	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Jessica London, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610605	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610606	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610607	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Metro Style, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610608	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Roaman's, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610609	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity Bank/Value City Furniture, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5610610	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenity/mrsota, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

5610612	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5610611	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 18:37:00	Comenitybank/onestop, ATTN: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5610613	Email/Text: mrdiscen@discover.com	Jun 28 2024 18:37:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5611972	Email/Text: mrdiscen@discover.com	Jun 28 2024 18:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5610614	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 28 2024 18:37:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5610599	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 28 2024 18:42:38	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
5610616	Email/Text: fesbank@attorneygeneral.gov	Jun 28 2024 18:37:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5610619	+ Email/Text: bankruptcynotices@psecu.com	Jun 28 2024 18:37:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5610615	+ Email/Text: blegal@phfa.org	Jun 28 2024 18:37:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
5610617	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 28 2024 18:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5613456	+ Email/Text: blegal@phfa.org	Jun 28 2024 18:37:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
5610618	^ MEBN	Jun 28 2024 18:36:35	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5624516	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2024 18:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5610622	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:42:23	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
5610623	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:53:34	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5610624	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:42:21	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5610625	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:42:49	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5610626	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:42:50	Synchrony Bank/Howards, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5610627	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:42:37	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5610628	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:42:50	Synchrony/HSN, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5610629	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 18:42:38	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5619131	+ Email/Text: bankruptcy@bbandt.com	Jun 28 2024 18:37:00	Truist Bank, Attn: Support Services, P.O. Box 85092 Mail Code 306-40-06-10, Richmond, VA 23286-0001
5610631	^ MEBN	Jun 28 2024 18:36:17	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5610632	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2024 18:42:23	Walmart Credit Services/Capital One, Attn:

5610633 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Jun 28 2024 18:42:49

Bankruptcy, PO Box 30285, Salt Lake City, UT
84130-0285

Wells Fargo Dealer Services, Attn: Bankruptcy
1100 Corporate Center D, Raleigh, NC
27607-5066

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Katie Housman	on behalf of Creditor Pennsylvania Housing Finance Agency-Hemap khousman@pkh.com
Michael A. Cibik	on behalf of Debtor 1 Charlene R. House help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

House, Charlene R.

CHAPTER 13

CASE NO. 1:24-bk-00941

☒

ORIGINAL PLAN

☐

AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

0

Number of Motions to Avoid Liens

0

Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

- To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 42,000.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/2024	04/2029	\$700.00	\$0.00	\$700.00	\$42,000.00
				Total Payments:	\$42,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (☒) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(☐) Debtor is over median income. Debtor estimates that a minimum of \$ 0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 181,184.40 .
(Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☐ No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Pa Housing Finance Age	1701 N 5th St Harrisburg, PA 17102	2860
Santander Consumer USA, Inc	1701 N 5th St Harrisburg, PA 17102	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Santander Consumer USA, Inc	1701 N 5th St Harrisburg, PA 17102	\$29,928.62		\$29,928.62

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ 1,825.00 already paid by the Debtor, the amount of \$ 2,675.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

☒ plan confirmation.

☐ entry of discharge.

☐ closing of case.

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: 05/14/2024

/s/ Michael A. Cibik

Attorney for Debtor

/s/ Charlene R. House

Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.